

tvara

The TVA Retirees Association

NEWS

TVARS Director Chosen by Retirees Matter of 'Fairness, Good Business'

Here is the text of a letter sent to members of the TVA Retirement System's Board of Directors by TVARA President W.E. "Buster" Smith and TVARA Vice President Ron Loving on June 13, 2006:

Dear Board Member:

Clem Schonhoff's current term as the seventh TVARS Director will soon expire.

Before we get into another round of nomination, debate and delay, we believe that the time has come for TVARS and TVA to change future seventh director selection procedures.

In our opinion, fairness to retirees and good business practices both now require direct election of the seventh director by the retiree community.

Under the present System Rules, some 13,000 active employees get to elect three out of seven TVARS Directors. Employees and their organizations consider this an essential right.

Yet there are 23,000 retirees and beneficiaries, who also have a stake in the management and financial future of the System at

least equal to that of employees, who have no right to a direct voice in selection of even one director.

The simple fairness issue is obvious.

The importance of the seventh director's selection to the retiree community cannot be overstated.

The Association has sought for years that TVARS (with TVA concurrence) adopt rules that would make certain that retirees have a significant voice in the selection of the seventh director.

As early as the 1980s, numerous proposals were made for a Rules change to allow some sort of direct election. None of these proposals were ever seriously taken up.

Instead, a compromise "handshake" arrangement came about.

Under it, the Retiree Association, acting through its Chapter Presidents and Valleywide officers, would submit to the TVARS Board the names of persons considered qualified and satisfactory to the retiree

continued on page 3

PRESIDENT'S • CORNER •



By Buster Smith

On June 13, 2006, Ron Loving and I sent a letter to the Board of Directors of the TVA Retirement System, requesting that TVARS and TVA adopt a rules change that would insure that, in the future, the retiree community would always have at least one member on the TVARS Board.

Under the present rules, TVA appoints three directors; current employees elect three; and, when and if these six can get together, they select someone who will represent the retirees.

Sometimes they have selected a retiree from our list of recommendations, sometimes not. Several times, they have even let the seventh-director position remain empty, once for 15 months. During such times, retirees had no direct voice in TVARS affairs.

For years, TVARA has advocated that, as a matter of simple fairness, (1) retirees should be abso-

continued on page 3

Advocacy Council Responds to Criticism of TVA

By John Culp, Chairman, TVARA Advocacy Council

To help set the record straight, the TVARA Advocacy Council responded quickly to a *Chattanooga Times Free Press* editorial about “TVA’s neglected land trust.”

The editorial in the newspaper’s May 20 edition focused on erroneous statements that TVA has neglected some of its core responsibilities and that its lake reservoirs often are seen as “turgid, health-threatening impoundments.”

The editorial goes on to chastise TVA for its land policies, operation of coal-fired plants, air pollution, and other issues.

We were successful in getting a letter to the newspaper — which it published.

In that letter, we pointed out the successful transformation of the Tennessee River from one that inflicted flood damage and other ills into a river system that provides a clean, dependable water supply for more than 4 million people; supports billions of dollars worth of industry, jobs, and investment; and offers 650,000 acres of water and 11,000 miles of shoreline that are used by thousands every week.

Our letter also pointed out the excellent success TVA has achieved in improving air quality across the region. Dick Swisher, Retired Manager of Field Operations in Energy Use, helped prepare the letter and signed it.

Retirees are continuing to send letters to newspapers in Kentucky to respond to negative editorials criticizing TVA rate issues and management of lands and reservoirs, with conclusions that TVA is no longer a good deal for Kentucky.

Our response has been to identify the major contributions of TVA public power in bolstering economic growth, TVA loans that have generated thousands of new jobs over the past decade, TVA disbursements of monies in lieu of tax payments, and TVA purchases of goods and services from Kentucky businesses.

Council members attended the second and third meetings of the new TVA Board of Directors.

It is important for us to stay engaged in Board and top-management initiatives to help us identify key issues we can respond to on behalf of TVA. Council members will continue this work.

In mid-May, Council members met with Joe Bynum and Belinda Thornton, two TVA executives in Chattanooga, to get an update on issues important to their work in TVA.

Bynum, Executive Vice President of the Fossil Power Group, said TVA expects to generate 100 million megawatt-hours of electricity from coal in 2007. He said fossil-power generation in 2005 was the second-highest generation ever, with the lowest emission ever (all good news).

Bynum said TVA’s summer 2005 emissions of nitrogen oxide were 80-percent below 1995 levels, pointing out the success TVA has made in the past decade in improving air quality. He said TVA is in the top-10 coal-consumers in the nation.

TVA spent \$1.6 billion on coal purchases in 2005. Coal accounts for 80 percent of total cost of producing electricity from coal-fired plants.

Another way to look at it — more

than 20 cents of every dollar spent by TVA in 2005 was to buy coal.

Bynum said TVA is exploring all available technologies to reduce emissions from its fossil plants and will continue to reduce emissions substantially during the next decade.

Thornton, Senior Manager of Real Time Trading, said TVA has been buying and selling energy in the wholesale market for 15 years. But changes have been made in recent years.

In 2003, TVA purchased \$446 million of power on the market. This year the tab may reach \$1 billion. At the same time, TVA is not selling much power because excess generation is rarely available.

This summer, TVA has seen record demands for electricity in the Valley. Thornton said TVA meets many of its summer peaks with purchased power.

For now, such a strategy is the most cost-effective way to meet peaks as opposed to building extra generating resources just for the summer spikes in temperature.

The bottom line is that purchased power is a flexible resource for meeting TVA’s load. It is less expensive than other resources. But with the rising cost of energy, it is not cheap.

The Advocacy Council will continue to meet with TVA executives to learn more about their initiatives and issues so we can continue to keep



John Culp

continued on page 10

The 7th TVARS Director *continued from page 1*

community. Presumably the TVARS Board would then select from this list.

This informal system has worked fairly well at some times, but not others.

The TVARS Board has selected from the list in eleven of the past 14 years.

Sometimes persons not listed were selected.

At other times, and this can happen again, there were years of contentious stalemate on the selection, with the result that only six of the seven director's seats were actually occupied.

The way we are proposing will be a much more business-like way to run a seven billion dollar pension system serving more than 36,000 people.

At no time did retirees have rights equivalent to those enjoyed by employees.

Today TVA has an entirely new system of corporate governance, including many executive leaders new to TVA.

The TVA Board has organized itself to provide closer oversight and leadership. They will be looking to all of us, including TVARS and retiree organizations alike, for effective leadership and performance of our own tasks and support of TVA in its work.

The seventh TVARS Board member selection, as sometimes handled in the past, does not reflect favorably on either TVARS or TVA and should not be allowed to happen again.

The TVARS Board can correct the problems inherent in the present selection process by amending the Rules to require direct election of the seventh director by vote of retirees.

Balloting can be done in a similar manner as now used for employee elections.

We stand ready to work with you toward implementing a workable arrangement.

We believe this matter is as important as any other single action that the TVARS Board will act upon this year.

The new TVA Board and management will be watching, as will the retiree community.

The support of TVA and TVA programs by the retiree community has always been a reflection of the close partnership between us.

The primary link in this chain is retiree faith in the System and confidence in the TVARS Board.

We urge each of you, as TVARS Directors, to promptly deal with this matter and work to install a selection system which will be fair and responsive to the legitimate concerns and expectations of TVA's 23,000 retirees and beneficiaries, and a source of pride for TVARS.

Respectfully,

*Buster Smith, President
TVARA*

*Ron Loving, Vice President
TVARA*

President's Corner

continued from page 1

lutely guaranteed a voice on the TVARS Board, and (2) retirees themselves should be allowed to select that voice. As things now stand, about 13,000 employees get to elect three directors, TVA gets to name three more, but more than 22,000 retirees are not guaranteed anyone.

Not only do retirees outnumber employees today, but their financial stake in the future health and governance of the system is considerably greater than that of current employees.

TVA retiree Clem Schonhoff currently serves as the seventh director. When his term expires in the next few months, we have no assurance under the present rules that his replacement will be a retiree or, indeed, that there will even be a seventh director.

However, we do know, without a rules change, it possibly will not be a person of our own choosing.

Now is the time to get this inequity straight. To accomplish this, I, as TVARA President, along with Vice President Loving, sent the June 13 letter to the TVARS Board requesting the adoption of a rules change that would designate the seventh director as a retiree position to be chosen by retirees.

We distributed the letter widely throughout your TVA retiree community, and your response has been overwhelmingly favorable.

As a result of this letter, we met with the entire TVARS Board on July 14 to discuss our request and respond to any questions and concerns. The meeting was very amicable, and we had an open and frank discussion of our request, as well as other possible alternatives to provide a retiree voice in the governance of TVARS.

We are now awaiting the board's action.

Anderson Likes 'To Get Into Things'

By Dot Stewart

"I like to get into things," says Jack Anderson, who has definitely proven this to be true since his retirement from TVA. Though he's been retired since 1988, he has continued to stay busy as a consultant and community leader.

Originally from Huntsville, Ala., Anderson graduated with honors with a degree in electrical engineering from Auburn University in 1947.

He was honored by Auburn in 1979 for his "outstanding service to the engineering profession" (and is especially proud of the fact that his alma mater's "Auburn Tigers led all teams with 14 players selected for the 2006 Southeastern Conference Coaches Pre-Season All-SEC Football Team").

When Anderson graduated from Auburn, he had three different job offers: one in Milwaukee, one in New York, and another at TVA in Chattanooga.

"I didn't like the idea of going too far from home, and being in snow country didn't enthrust me either," he says. "I liked the idea of being close to home and family and also close to a girlfriend I had at the time in Huntsville."

So Anderson chose to go to Chattanooga and started at TVA for less than \$3,000 a year.

He stayed at TVA in the same city, same group, and same division for 42 years and retired as Engineering Manager in Electrical Engineering in the Division of Power Engineering & Construction.

In 1949, he married Catherine "Kitty" LeRoy, who worked in the financial department at TVA. When he received a raise, TVA told



Jack Anderson

Anderson either he or his wife would have to quit, because they couldn't make over \$3,500 a year.

"My wife said without hesitation, 'Jack, where are you going to work?'" Anderson says.

Since they both felt there was more potential for his advancement, Kitty stayed at home to raise their daughter, Beth.

In looking back at his career with TVA, Anderson says he knows now he made the right decision.

"Most every day, new ideas and innovations had to be made to make the system better in the distribution of power to the system."

Of these new beginnings, the most rewarding time for Anderson was the design and construction of the new 500,000-volt, transmission-power substations.

"The use of this high voltage was the first in the country, and we had to design all equipment for this voltage from scratch," says Anderson. "All startups went off without a hitch, and TVA incurred only minor problems."

The list of Anderson's accomplishments is long.

For example, he is serving on the

Engineering Advisory Board of the University of Tennessee at Chattanooga, where he helped establish the engineering school and the master's-degree program.

Another example is serving on the board of the Chattanooga State Technical Community College, where he helped establish what is now the community college from what was the old Chattanooga State Technical Institute.

As a past chairman of that board, he played a vital role in keeping the facility a technical school when it became a community college, and it is now Tennessee's only college that is both a community college and a technical college.

Some of Anderson's other honors include being appointed by the governor to the Tennessee State Board of Architectural & Engineering Examiners, where he is a past chairman and now an emeritus member.

He also has served as National Vice President of the National Council of Examiners for Engineering and Surveying; was a board member of ABET, the national organization that determines the eligibility of engineering colleges nationwide to offer accredited engineering degrees; and was elected Engineer of the Year in 1970 and Engineer of the Decade in 1980 by Chattanooga's engineering community.

In addition, he was selected as the recipient of the 1998 Phil Sutton "People to People Award" in engineering by the Chattanooga engineers and is a past president of the Tennessee Society of Professional Engineers.

The list of Anderson's involve-

continued on page 12

A Close Look at a Real Problem — Insurance Coverage for Long-Term Care

By David Gruber, Chairman, TVARA Long-Term-Care Committee

As the Long-Term-Care Committee moves into its second year, it continues to work with TVARA chapters in identifying issues with long-term-care facilities in their areas.

Licensing or the lack of a license is one of the more onerous problems. Some of the better facilities in some areas still lack the licensing that would provide oversight and inspection of them.

And remember, if you plan to use your long-term-care insurance, a licensed facility is required.

A recent problem encountered by one of our retirees who wanted to enter an approved or licensed long-term-care facility is most interesting.

The woman had been retired for many years and now wanted to move into a local facility that featured sections for assisted living, full nursing care, and Alzheimer's care.

She had purchased the long-term-care insurance years earlier and wanted to use it, but the insurance policy had a 100-day elimination period before the benefit would start.

Before actually entering the facility, she contacted the insurance company and indicated her desire to begin using her benefits of the policy.

After much searching and winding up with the proverbial 1-800 numbers, she reached the claims section of the insurance

company. The agent and the company who sold her the policy were no longer in town.

The insurance company had a claims-adjuster contact the woman to begin the process.

She would need a physical examination by a local doctor who was recognized by the company.

She would receive an interview by the adjuster about her physical well-being.

The interviewer would ask about all of her capabilities:

Could she care for herself?

Did she need assistance in walking (walkers or wheelchairs)?

Could she get out of bed without help?

Could she feed herself?

The tone of the interview was very specific and focused heavily upon her capabilities.

The interviewer even requested her to demonstrate her ability to get in and out of bed.

This retiree was like most of us — she was very proud and thus did not reveal her true lack of capabilities to the interviewer.

Even though the physical examination by the doctor showed her weaknesses and the doctor specifically detailed her need to be in a care facility, the insurance company, based on the interview by the claims-adjuster, was not going to allow the benefits of the woman's policy to begin.

She had been receiving help with her daily activities from her children and from occasional sitters.

She was starting to need more and more care at home. Her children and her pastor were most upset that her policy would not help in her care as had been intended.

The children began the appeal process with the insurance company to review its findings.

There was another physical examination by the same doctor, with more emphasis on her day-to-day condition and basic needs.

In conjunction with the physical examination, the doctor conducted a motor-skills inventory, which provided information on all possible movements.

The final evaluation showed her movements were definitely restricted by an arthritic condition.

The woman requested another interview with the claims-adjuster.

This time, her daughter was with her, and a truer picture of her abilities emerged.

The insurance company reversed its previous position and granted her the benefits of the long-term-care policy.

The moral of this story is to fight for your benefits.



David Gruber

'Impossible Dream' a Hit in TVA Production

By J.H. "Jim" Perdue

You may wonder why this title!

The 1960s song "Impossible Dream," in addition to continuing to be very popular in the early 1970s, was also the theme song of some of the videotape training films used at Watts Bar Nuclear Plant to instruct electrical engineers, technicians, and inspectors who were responsible for electrical installations.

The actual construction of Watts Bar, other than site preparations and construction of a semi-permanent office complex and warehouse, began in May 1973. The first engineering managers to report were the civil engineers headed by Sam Shepard and Charles Christopher, both transfers from Browns Ferry Nuclear Plant (Browns Ferry provided many of the lessons learned for constructing Watts Bar).

I transferred from Browns Ferry on April 30, 1973, and was soon promoted to Electrical Engineering Unit Supervisor. I joined Jim Lamb, the Mechanical Engineering Unit Supervisor, and our boss, Thomas B. Northern, the Construction Engineer.

The Mechanical M-6 Engineer was Shelton Johnson, and the Electrical M-6 Engineer was Jess Shields.

Our "hero" was J.C. Killian, who had been called to Knoxville from his job as Project Manager for Browns Ferry, to begin plans for the construction of Watts Bar.

This group would do everything possible to accomplish the goals of the "Impossible Dream" and do a good job for Mr. Killian. We all thoroughly admired and respected Mr. Killian and wanted to build a nuclear



Jim Perdue

plant of the highest quality with the utmost efficiency possible. In reality, this was our "Impossible Dream" that eventually would come true.

Each of the engineering disciplines gradually added engineers, technicians, and inspectors. Until construction progressed sufficiently, the engineers were involved in developing quality-assurance manuals for the project.

My job was to write the electrical manual, in addition to supervising the Engineering Unit. We had to develop a means of training the engineers and inspectors, which resulted in videotape training films for all electrical activities.

The electrical manual detailed electrical-installation procedures and requirements for inspecting electrical work, the acceptance criteria, and required documentation. In other words, it was the paperwork trail

needed to satisfy TVA's Power Production and the Nuclear Regulatory Commission.

Based on our experiences at Browns Ferry, we knew we would need a method to obtain electrical drawings from the Division of Design.

Whereas the critical-path matrix used for scheduling was done manually at Browns Ferry, it was adapted and computerized to schedule all work for the project at Watts Bar.

Another need for electrical work was to have cable "pull slips," which determined when cables and routing were needed. These were not chosen randomly, as had been done at Browns Ferry, but followed a numbering-system design for computer that would identify equipment and the means by which the cables were to be routed.

The pull slips actually indicated the two termination locations of individual cables and the route taken via cable trays and/or conduit. Since it meant nothing to construction if the places where the cables terminated or the means of routing the cable were not installed, it was important that we provide this service.

In addition to being able to determine the timing of pull slips, the computer system could be used to determine the status of completion of any system or program at any time. This also included information on almost all equipment on the project because there was very little equipment, if any, that did not have connecting electrical cables (power, signal, or instrumentation).

A record number of cables were

continued on page 7

'Impossible Dream' continued from page 6

installed weekly with the utmost efficiency.

The quality-assurance programs developed at Watts Bar were quite extensive and thorough for all electrical work.

They became models for other projects and were used with modifications to fit individual projects.

All of the accomplishments were a combined, coordinated effort by many individuals and organizations within

TVA for which all we TVA retirees can be proud.

Everyone's efforts resulted in a project that made our "Impossible Dream" come true — the construction of a nuclear plant built with the highest quality and most efficiency possible.

When I retired in 1982, the first unit was ready to load fuel.

But it is another story to explain why it took about 10 more years for Watts Bar to generate power and

become such an asset to the TVA power grid.

(Jim Perdue, also known as "Poodoo," was a TVA employee twice in his career. In between, he worked with Aero Inc., with the J2 Rocket Test Facility. During this interim period, he also enjoyed a hobby of free-flight model airplanes and competed in model contests at Arnold Engineering Development Center near Tullahoma, Tenn.)

Browns Ferry 'Lessons Learned' Guided Watts Bar

Jim Perdue says much of the construction progress at Watts Bar Nuclear Plant was based on what had already been developed at Browns Ferry Nuclear Plant.

For example, Watts Bar used the Browns Ferry concept of energizing the 500,000-volt switchyard and using it as a substation. This project at Browns Ferry, which was completed one month ahead of schedule, provided Perdue with his first experience of working with 500-kV equipment.

"Compared to 161 kV, it was quite frightening with the noises and huge arcs when the disconnect switches operated," Perdue says.

Browns Ferry also had "back-energized" the main transformers because the substations normally used at the fossil and hydro plants in construction activities were not of sufficient capacity for projects as large as nuclear plants.

In a nuclear plant's normal operations, the turbo generators generate the power, which flows through the common-station-service transformers, goes through the main power transformers where



Watts Bar Nuclear Plant's multitasking switchyard

the voltage is stepped up to 500 kV, and then finally is distributed to the TVA system.

In the back-energizing (or reversing the power) of the main transformers, Browns Ferry had reversed the flow from the common-station-service transformers and stepped the voltage down to 4,160 volts.

That provided sufficient power to operate the huge amount of equipment at all voltage levels.

"To my knowledge, this had not been done before, at least not at TVA," Perdue says.

He says readers should understand there were many TVA organizations and employees who made the work at Browns Ferry and Watts Bar possible.

Although it is impossible to name all of them in *TVARA News*, much more will be included in the book TVARA plans to publish about TVA stories.

(Editor's note: TVARA News would like to mention that while Perdue was at Browns Ferry, he worked closely with current Huntsville TVARA Chapter President Leonard Bynum.)

13 Healthy Habits to Improve Your Life — Part 1

Courtesy of TVARA Health Outreach Program

There are 13 ways to boost your chances of living a happy, healthy life. More can be added to this list, but, for simplicity's sake, we'll stick with this "lucky" number!

Healthy Habit No. 1: Eat Breakfast Every Morning — Breakfast eaters are champions of good health. Research shows that people who have a morning meal tend to take in more vitamins and minerals, with less fat and cholesterol. The result is often a leaner body, lower cholesterol count, and less chance of overeating.

According to the American Dietetic Association, the one act of eating breakfast seems to make a difference in people's overall weight. Breakfast can hold off hunger pangs until lunchtime and make high-calorie, vending-machine options less enticing.

Researchers at the American Heart Association conference reported that breakfast eaters are significantly less likely to be obese and have diabetes compared with non-breakfast eaters.

Another study in the International Journal of Food Science and Nutrition showed that people who consumed breakfast cereal every day reported feeling better both physically and mentally than those who rarely ate cereal in the morning.

To get the full benefits of breakfast, the Mayo Clinic recommends a meal with carbohydrates, protein, and a small amount of fat. Because no single food gives you all of the nutrients you need, the clinic says eating a variety of foods is essential to good health.

Healthy Habit No. 2: Add Fish and Omega-3 Fatty Acids to Your Diet — The American Heart Association recommends a serving of fish two times per week.

Besides being a good source of protein and a food relatively low in the bad type of dietary fat called saturated fat, fish has omega-3 fatty acids — which have been shown to reduce the risk of heart disease.

Fatty fish such as mackerel, lake trout, herring, sardines, albacore tuna, and salmon are rich in two kinds of omega-3 fatty acids: eicosapentaenoic acid and docosahexaenoic acid.

In addition to their heart-health benefits, there is some evidence that omega-3 fatty acids may also soothe an overactive immune system. Although these benefits are still being studied, there appears to be a link between getting more omega-3s in your diet and reducing allergies, asthma, eczema, and autoimmune disorders.

Healthy Habit No. 3: Get Enough Sleep — This may sound like common sense, but according to the National Sleep Foundation, more than two-thirds of older adults suffer from sleep problems, and many American adults don't get the minimum amount of shut-eye needed to stay alert.

Sleep is vital to good health and to mental and emotional well-being. The NSF reports that people who don't get enough slumber are more likely than others to develop psychiatric problems and to use healthcare services. Plus, sleep deprivation can negatively affect memory, learning,

and logical reasoning.

Lack of sleep also can be hazardous. More than one-half of adult drivers — some 100 million people — say they have driven while they were drowsy in the past year, according to NSF polls. About one out of five of these drivers — 32 million people — say they've fallen asleep while driving.

The National Highway Traffic Safety Administration reports that each year drowsy driving causes more than 100,000 car crashes, 1,500 deaths, and tens of thousands of injuries. The NSF recommends taking a 15-to-20-minute nap. Because it takes about 30 minutes for caffeine to work, taking a nap while you wait for caffeine to kick in can help restore alertness.

To avoid the pitfalls of insufficient sleep, make sure to get at least 7-10 hours of slumber each night.

Healthy Habit No. 4: Make Social Connections — Volunteer. Go to church. Join a club (such as TVARA!!!). Whatever you do, do it with people. Communal activities are good for your physical and mental health, according to a study published in the March/April 2004 issue of the American Journal of Health Behavior.

Community ties also help improve mental functioning. Group activities can help keep the mind active and maintain desirable levels of serotonin — the brain chemical associated with mood. Lack of social interaction will decrease desired serotonin levels.

(Habits 5-13 will appear in the next issue of TVARA News.)

Take 10, for Safer Exercise Sessions

By Sonja Gillespie, Western Region Live Well Manager

Here are 10 common mistakes made by individuals who engage in aerobic exercise:

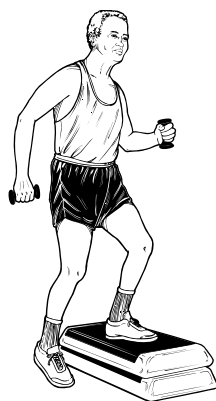
1. Relying upon “muscle burn” as an accurate indicator of exercise intensity. For an aerobic training effect to occur, you must exercise at or above a specific intensity of exercise (e.g., 60-90 percent of their maximum heart rate). In reality, your heart’s response to the demands of exercise is not related to how much your muscles “burn” during physical activity. It is more important to focus upon your overall perception of effort (rating of perceived exertion), which is closely linked to your training heart rate.

2. Mistaking neuromuscular difficulty as a meaningful barometer of training intensity. Some exercise activities require a greater degree of motor skill (including coordination, agility, balance, and power) than others. Even though you may find it relatively difficult to perform whatever combination of limb and trunk movements involved in a particular activity (e.g., exercising on a cross-country skiing machine), it does not necessarily mean you are achieving the desired training effect.

3. Working out at an inappropriate level of intensity. Getting the most out of your aerobic-exercise efforts requires that you exercise within a particular training zone. If you fail to work out hard enough, you won’t achieve the desired training effect. On the other hand, if you work out too hard, you may incur other negative consequences (e.g., being unable to exer-

cise sufficiently long enough or injuring yourself).

4. Engaging in activities that place too much stress on the lower extremities. Some aerobic activities involve a greater degree of impact forces on the lower body. By the same token, some individuals can withstand greater loads on their lower extremities than others. As such, it is critical that you select your aerobic-exercise modality wisely. For example, if your feet, ankles, or knees are unduly susceptible to excessive force while exercising, you should avoid certain activities, such as jogging downhill.



5. Worrying more about clothes than footwear. How you look while working out has no impact whatsoever on the nonsocial benefits you might otherwise achieve from your exercise efforts. As a rule, the most important personal-wear item of significant consequence while exercising is proper footwear.

6. Leaning on the exercise machine while working out. Many individuals compromise the safety and quality of their aerobic workouts by excessively leaning on the handrails of whatever aerobic-equipment device they are using (e.g., treadmills, elliptical cross-trainers, or stair climbers). Such a practice reduces the overall quality and safety level of the workout.

7. Failing to warm up before exercising.

To diminish the likelihood of overdoing things with your heart and to help make your exercise efforts orthopedically safer, you need to warm up before you work out.

8. Failing to get enough rest. Even though you may feel passionate about exercising, you need to give your body an occasional day or two off to provide your body with the opportunity to recover from the physical demands you have placed upon it.

9. Wearing weighted items (such as vests, wristbands, or ankle weights) while exercising. In addition to offering limited training benefits, the practice of wearing weighted items while exercising increases your risk of changing your exercise mechanics during the activity. Such a change may expose your musculoskeletal system to a heightened level of undue stress.

10. Relying upon aerobic exercise gimmicks marketed on TV and the Internet. Geared to individuals who are wishfully looking for a quick, easy, and painless way to achieve the innumerable benefits of proper exercise, most of these items look too good to be true — and they are.

(Used by permission from an article by James A. Peterson, Ph.D., a Fellow of the American College of Sports Medicine, freelance writer, and consultant in sports medicine.)



Sonja Gillespie

YOU ARE INVITED!

Join us for the annual TVA Retirees Association Annual Picnic Friday, Sept. 8, at Guntersville Civitan Park in Alabama.

Former General Manager Bill Willis will be guest speaker. Come join other retirees for food and fellowship. Exchange stories about work and association with TVA and record your story at the TVA Story Court. Register for great door prizes.

The picnic begins at 10 a.m. CDT. It is free for retirees and one guest.

The charge for additional guests is only \$7 each.

Call the BVI office at 256-386-3106 or toll-free at 1-800-426-8801.

Buses will be available from Knoxville, Chattanooga, and Muscle Shoals.

For information and bus reservations, contact the following (and see "Reminders" below):

Knoxville — Sherry Van Meter, 865-525-9920, Retiree1983@aol.com; \$15/person

Chattanooga — Thomas Alford, 423-894-7759, T18414@comcast.net; \$15/person

Muscle Shoals — Bill Snoddy, 256-757-3529; \$10/person

Advocacy Council *continued from page 2*

you informed. You can help by tracking issues and interests in your area and working with the council to respond to issues that impact TVA.

A few more retirees are making presentations to civic clubs, discussing their work at TVA and identifying the significant contributions TVA has made over the years and is continuing to make today. The council encourages retirees to call local civic clubs and volunteer to make presentations.

Every civic club in the region is constantly looking for speakers. We can help prepare draft speech notes for anyone interesting in making speeches to these clubs and

other organizations. Please get involved in this initiative. You will enjoy it, and TVA will receive excellent benefits from your work.

The same goes for "telling TVA stories." Please send us your story about your work with TVA, a photo or caption showing you at work in TVA, or newspaper clippings. We can use them in the newsletter and hope to publish a book of TVA stories. TVARA President Buster Smith will provide opportunities at the TVA picnic for you to "tell your story."

And again, please give us suggestions on how we all can advocate for TVA on local or regional issues.

Reminders

If you wish to be added to the daily TVA news clips, notices of new TVA retirees, or notices of deceased TVA retirees, send your email address to tvaravw@tva.gov.

All Retirees, Mark Your Calendar for Health Fair — The Chattanooga Chapter of TVARA will sponsor a health fair for Chattanooga, North Georgia and Cleveland-area retirees — as well as any other retirees who can come to Chattanooga — on Tuesday, Sept. 12, from 8 a.m.-1 p.m., at Brainerd United

Methodist Church in Chattanooga. Included will be seminars by local members of the medical community, along with preventive healthcare screenings and exhibits.

Plan to attend and learn more about maintaining good health while seeing old friends.

Riders Wanted for TVA Retiree Picnic — Retirees in Muscle Shoals who need a ride to the Guntersville Picnic on Sept. 8 can make reservations by sending \$10 to Bill Snoddy, 6847 HWY 72, Killen, AL 35645. The bus will leave the garden-center parking lot

of Kmart in Florence at 8 a.m.

In Chattanooga, the bus will be in the Hamilton Place parking lot (lower lot between Sears and JC Penney). It will be there by 8:30 a.m. and depart by 9 a.m. The fee of \$15 will be collected that morning.

For Knoxville retirees, the bus will leave Knoxville Center, near the lower level of JC Penney at 7 a.m. and go to West Town Mall, near JC Penney at the southeast area of the mall, for a 7:30 pickup. The bus will also stop at the McDonald's restaurant at the I-75 Sweetwater exit, about 8:30 a.m. The cost for this year is \$15.

• NEXT CHAPTER MEETINGS •

Chapter	Meeting Information
BROWNS FERRY	Sept. 12, 6 p.m. Catfish Cabin II, Athens, Ala. Dave Gruber, Chairman of the TVARA Long-Term-Care Committee, will discuss assisted living.
CHATTANOOGA	Sept. 12, 8 a.m. - 1 p.m. Brainerd United Methodist Church, Fellowship Hall, Chattanooga. Health Screening and Seminar.
CLEVELAND	Sept. 15, 10 a.m. First Baptist Church, Cleveland, Tenn. Manager Ronnie Venison, Customer Service Center, will discuss changes in TVA service in the Cleveland area.
FLORIDA	Nov. 3. Lakeside Inn, 100 N. Alexander St., Mount Dora, Fla. Annual luncheon will be held in the Alexander Room.
GALLATIN	Sept. 14, 11 p.m. King Solomon Masonic Lodge, Gallatin, Tenn. Speakers will be from Home Safe.
HUNTSVILLE	Sept. 14, 10 a.m. TVA offices at 108 Woodsen St., Huntsville, Ala. Discussion of the Aug. 3 TVARA Board meeting.
JACKSON	Sept. 14, 10 a.m. St. John Masonic Lodge, Jackson, Tenn. Program to be announced.
JOHNSONVILLE	Sept. 14, 10:30 a.m. Four Seasons Restaurant, New Johnsonville, Tenn. Program TBA.
KINGSTON	Sept. 25, 10:45 a.m. Kingston Community Center, Kingston, Tenn. Program TBA.
KNOXVILLE	Sept. 14, 10:30 a.m. O'Connor Senior Citizens Center, Knoxville. Discussion of financial concerns with Mike Shell, Shell Wealth Management LLC.
MEMPHIS	Sept. 19, 10 a.m. Ryan's Steakhouse on Riverdale in Memphis. Program TBA.
MISSISSIPPI	Sept. 12, 10:30 a.m. Tupelo Customer Service Center. Program TBA.
MUSCLE SHOALS	Sept. 19, 10 a.m. ERC Auditorium. Guest speaker Craig Linhoss, TVA Economic Development.
NASHVILLE	Sept. 13, 10 a.m. Nashville's TVA Transmission Operations & Maintenance Office, Antioch Pike. Speaker will be Sandra Hunter of AARP.
NORTHEAST ALABAMA	Sept. 12, 10 a.m. Mud Creek Restaurant, Hollywood, Ala. Discussion of the Aug. 3 TVARA Valleywide Board meeting and Guntersville Picnic.
PADUCAH	Sept. 19, 11 a.m. Annual picnic at Bob Noble Park in Paducah, Ky.
PARADISE	Sept. 12, 10:30 a.m. Catfish Dock, Powderly, Ky. Review of agenda from Aug. 3 TVARA Valleywide Board meeting and election of officers.
PICKWICK	Sept. 19, 10 a.m. Pickwick Landing Hotel, Pickwick, Tenn. Guest speaker Randy Snyder, Vice President of TVA Retirement Services.
UPPER EAST TENNESSEE	Sept. 14, 11:30 a.m. Golden Corral Restaurant, W. Andrew Johnson Highway, Morristown, Tenn. Program TBA.
WATTS BAR	Sept. 11, 10:30 a.m. Red Barn Restaurant & Grill, Spring City, Tenn. Robert Piolatto of Daily Bread will speak.
WESTERN	Sept. 20, 10:30 a.m. Paris Landing State Park. Rene Turnbow, TVA, will speak about the Live Well program.

The TVA Retirees Association
c/o Bicentennial Volunteers Inc.
400 W. Summit Hill Drive
Knoxville, TN 37902-1401

TVA Retirees Newsletter
Dot Stewart, Editor
1753 County Road 584
Rogersville, AL 35652
Email: dcstewart@tva.gov

Jim Andrews, Contributing Editor
1932 Northwood Drive
Knoxville, TN 37923
Email: patjimandrews@aol.com

For Address Changes, Notify:
TVA Retirement System
400 W. Summit Hill Drive
Knoxville, TN 37902-9901

Dues are \$10.00/year.

Send Dues To:
TVA Retirees Association
c/o Bicentennial Volunteers Inc.
400 W. Summit Hill Drive
Knoxville, TN 37902-1401

Information Sources:
Employee Service Center
1-888-275-8094
Medical & Drug Coverage
TVARA chapter contacts

Retirement System
1-800-824-3870
Pension benefits, 401(k) accounts
Website: www.tva.gov/retireeportal

Jack Anderson *continued from page 4*

ment in the community goes on and on.

He is past president of the Chattanooga Convention & Visitors Bureau and the Chattanooga Half-Century Club (those who have been in Chattanooga for at least 50 years).

"I like to help the community," he says. "I think everybody needs to

find some way to help."

Anderson keeps active every day as a member of the Civitan Club, Engineers Club, the American Society of Engineering Management, Brainerd United Methodist Church, and much more. He also assists with the UT-Chattanooga Lady Mocs softball team.

numerous committees and helped establish the annual chapter picnic, which draws about 600 attendees each year and is now in its 10th year.

He also was the founder 17 years ago of the Chattanooga TVA retirees' monthly breakfast meeting, held each month on the first Tuesday.

In reflecting on his life and all that he has accomplished, Anderson says, "I have had a good life. I have enjoyed everything I've done. And I am especially proud of the fact that my daughter, Beth Creel, is now a senior manager with TVA.

"From her 30 years of experience with TVA after receiving a bachelor's degree in mathematics and a master's in computer science from Auburn, she is carrying on in my footsteps. She is even doing a lot better."

CLEM & SLIM © by Paul Millican

